

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-14066-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric J. Spencer
196 Mountain Avenue
North Caldwell, NJ 07006

Social Security No.:
xxx-xx-4502

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on January 11, 2024.

Dated: January 11, 2024
JAN: omf

Jeanne Naughton
Clerk

In re:
Eric J. Spencer
Debtor

Case No. 21-14066-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Jan 11, 2024

Form ID: plncf13

Total Noticed: 44

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2024:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Eric J. Spencer, 196 Mountain Avenue, North Caldwell, NJ 07006-4008 |
| sp | #+ Paula L Crane, 543 Valley Road, Montclair, NJ 07043-1844 |
| 519212997 | + Ayesha Dhar, 28 Blackburne Terrace, West Orange, NJ 07052-3502 |
| 519213006 | + Krista Spencer, 732 Stephanie Drive, Caldwell, NJ 07006-4585 |
| 519213009 | Mr. Cooper, P.O. Box 81860-5801, Cleveland, OH 44181 |
| 519213010 | My Best Buy Credit Card Payments, P.O. Box 9001007, Louisville, KY 40290-1007 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 11 2024 20:42:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jan 11 2024 20:42:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/PDF: rmscedi@recoverycorp.com | Jan 12 2024 11:32:33 | Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519212998 | Email/Text: creditcardbkcorrespondence@bofa.com | Jan 11 2024 20:41:00 | Bank of America, PO Box 982234, El Paso, TX 79998 |
| 519255758 | + Email/Text: mortgagebkcorrespondence@bofa.com | Jan 11 2024 20:42:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 519212999 | + Email/Text: BarclaysBankDelaware@tsico.com | Jan 11 2024 20:42:00 | Barclays, PO Box 8802, Wilmington, DE 19899-8802 |
| 519213000 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jan 11 2024 20:51:33 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 519244873 | + Email/PDF: ebn_ais@aisinfo.com | Jan 11 2024 21:02:11 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 519213001 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 11 2024 21:02:18 | Citibank, PO Box 6500, Sioux Falls, SD 57117-6500 |
| 519264107 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 11 2024 20:51:41 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519213002 | + Email/Text: mrdiscen@discover.com | Jan 11 2024 20:41:00 | Discover, PO Box 30939, Salt Lake City, UT 84130-0939 |
| 519224891 | Email/Text: mrdiscen@discover.com | Jan 11 2024 20:41:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |

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|-----------|--|----------------------|---|
| 519967566 | + Email/Text: mtgbk@shellpointmtg.com | Jan 11 2024 20:42:00 | Federal Home Loan Mortgage Corporation, NewRez LLC, P.O. Box 10826, Greenville, SC 29603, Federal Home Loan Mortgage Corporation, NewRez LLC 29603-0826 |
| 519967565 | + Email/Text: mtgbk@shellpointmtg.com | Jan 11 2024 20:42:00 | Federal Home Loan Mortgage Corporation, NewRez LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 519213004 | + Email/Text: BNCNOTICES@noexternalmail.hsbc.com | Jan 11 2024 20:41:00 | HSBC, PO Box 9, Buffalo, NY 14240-0009 |
| 519268860 | ^ MEBN | Jan 11 2024 20:39:15 | HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690 |
| 519213003 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 11 2024 20:50:26 | Home Depot, PO Box 790328, Saint Louis, MO 63179-0328 |
| 519213005 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jan 11 2024 20:42:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519262319 | Email/Text: JCAP_BNC_Notices@jcap.com | Jan 11 2024 20:42:00 | Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN. 56302-9617 |
| 519213007 | ^ MEBN | Jan 11 2024 20:42:02 | Lightstream, P.O. Box 117320, Atlanta, GA 30368-7320 |
| 519266929 | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 11 2024 20:42:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096 |
| 519982518 | + Email/Text: mtgbk@shellpointmtg.com | Jan 11 2024 20:42:00 | NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 519982519 | + Email/Text: mtgbk@shellpointmtg.com | Jan 11 2024 20:42:00 | NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826 |
| 519213012 | Email/Text: Bankruptcy.Notices@pnc.com | Jan 11 2024 20:41:00 | PNC, PO Box 3429, Pittsburgh, PA 15230 |
| 519213013 | Email/Text: Bankruptcy.Notices@pnc.com | Jan 11 2024 20:41:00 | PNC Bank, P.O. Box 1820, Dayton, OH 45401 |
| 519269271 | Email/Text: Bankruptcy.Notices@pnc.com | Jan 11 2024 20:41:00 | PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101 |
| 519253456 | Email/Text: Bankruptcy.Notices@pnc.com | Jan 11 2024 20:41:00 | PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101 |
| 519269092 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 11 2024 21:02:02 | Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541 |
| 519253883 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 11 2024 21:02:17 | Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541 |
| 519253253 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 11 2024 20:50:27 | Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541 |
| 519269090 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 11 2024 21:02:19 | Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541 |
| 519213011 | Email/Text: pcabkt@phillips-cohen.com | Jan 11 2024 20:42:00 | Phillips & Cohen Associates, Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148 |
| 519213014 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jan 11 2024 20:41:00 | State of New Jersey, Division of Taxation, Bankruptcy, PO Box 245, Trenton, NJ 08695-0245 |
| 519236517 | + Email/Text: bankruptcy@bbandt.com | Jan 11 2024 20:42:00 | SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001 |
| 519213016 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jan 11 2024 20:50:26 | Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003 |
| 519213015 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jan 11 2024 21:02:12 | Synchrony Bank, PO Box 960013, Orlando, FL |

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|-----------|---------------------------------------|----------------------|--|
| 519214898 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jan 11 2024 21:13:35 | 32896-0013 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519213017 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jan 11 2024 20:50:44 | Synchrony Bank/Paypal, PO Box 960080, Orlando, FL 32896-0080 |

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 519213008 | *+ | Lightstream, PO Box 117320, Atlanta, GA 30368-7320 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------------|--|
| Angela Nascondiglio Stein | on behalf of Debtor Eric J. Spencer nascondiglio@middlebrooksshapiro.com |
| Denise E. Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Melinda D. Middlebrooks | on behalf of Debtor Eric J. Spencer middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com |
| Melissa N. Licker | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com |
| Sindi Mncina | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com |
| Sindi Mncina | on behalf of Creditor Federal Home Loan Mortgage Corporation smncina@raslg.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8